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PTO/SB/81 (10-00)

Approved for use through 10/31/2002. OMB 0651-0035

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Express Mail Label No. EM 181 248 291 US

Application Number	Not Yet Assigned
Filing Date	January 12, 2001
First Named Inventor	Michael D. Levison
Group Art Unit	Not Yet Assigned
Examiner Name	Not Yet Assigned
Attorney Docket Number	CVC 100

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Practitioners at Customer Number



OR

Practitioner(s) named below:

Name	Registration Number
Patrea L. Pabst	31,284
Robert A. Hodges	41,074
Zhaovang Li	46,872

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Address	1201 West Peachtree Street				
Address	2800 One Atlantic Center				
City	Atlanta	State	GA	Zip	30309
Country	USA				
Telephone	(404) 873-8794	Fax	(404) 873-8795		

I am the:

Applicant/Inventor.

Assignee of record of the entire interest. See 37 CFR 3.71.  
Statement under 37 CFR 3.73(b) is enclosed. (Form PTO/SB/96).

### SIGNATURE of Applicant or Assignee of Record

Name	Coverdell and Company	
Signature		
Date	January 12, 2001	

NOTE: Signatures of all the inventors or assignees of record of the entire interest or their representative(s) are required. Submit multiple forms if more than one signature is required, see below\*.

✓ \*Total of 1 forms are submitted.

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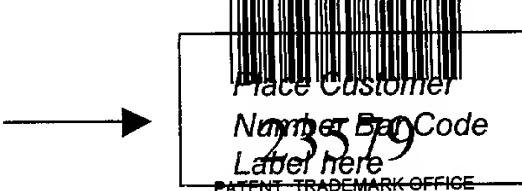
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PTO/SB/01 (10-00)

Approved for use through 10/31/2002 OMB 0651-0032

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**DECLARATION FOR UTILITY OR  
DESIGN  
PATENT APPLICATION  
(37 CFR 1.63)**

Express Mail Label No.: EM 181 248 291 US

Declaration Submitted with Initial Filing       Declaration Submitted after Initial Filing (surcharge (37 CFR 1.16 (e)) required)

Attorney Docket Number	CVC 100
First Named Inventor	Michael D. Levison
<b>COMPLETE IF KNOWN</b>	
Application Number	/ Not Yet Assigned
Filing Date	January 12, 2001
Group Art Unit	Not Yet Assigned
Examiner Name	Not Yet Assigned

As a below named inventor, I hereby declare that:

My residence, mailing address, and citizenship are as stated below next to my name

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

**METHOD FOR TARGETING INSURANCE POLICY INCENTIVE REWARDS**

*(Title of the Invention)*

the specification of which

is attached hereto

OR

was filed on (MM/DD/YYYY)

as United States Application Number or PCT International

(if applicable)

Application Number

and was amended on (MM/DD/YYYY)

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment specifically referred to above.

I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR 1.56, including for continuation-in-part applications, material information which became available between the filing date of the prior application and the national or PCT international filing date of the continuation-in-part application.

I hereby claim foreign priority benefits under 35 U.S.C. 119(a)-(d) or 365(b) of any foreign application(s) for patent or inventor's certificate, or 365(a) of any PCT international application which designated at least one country other than the United States of America, listed below and have also identified below, by checking the box, any foreign application for patent or inventor's certificate, or any PCT international application having a filing date before that of the application on which priority is claimed.

Prior Foreign Application Number(s)	Country	Foreign Filing Date (MM/DD/YYYY)	Priority Not Claimed	Certified Copy Attached? YES	Certified Copy Attached? NO
			<input type="checkbox"/>	<input type="checkbox"/>	—
			<input type="checkbox"/>	<input type="checkbox"/>	
			<input type="checkbox"/>	<input type="checkbox"/>	
			<input type="checkbox"/>	<input type="checkbox"/>	

Additional foreign application numbers are listed on a supplemental priority data sheet PTO/SB/02B attached hereto:

I hereby claim the benefit under 35 U.S.C. 119(e) of any United States provisional application(s) listed below.

Application Number(s)	Filing Date (MM/DD/YYYY)	Additional provisional application numbers are listed on a supplemental priority data sheet PTO/SB/02B attached hereto.
60/175,748	January 12, 2000	<input type="checkbox"/>

[Page 1 of 2]

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CVC 100

7701/1049

**DECLARATION — Utility or Design Patent Application**Direct all correspondence to:  Customer Number or Bar Code Label **23579**  OR  Correspondence address below

PATENT TRADEMARK OFFICE

**Name** Patrea L. Pabst, ARNALL GOLDEN & GREGORY, LLP**Address** 1201 West Peachtree Street**Address** 2800 One Atlantic Center**City** Atlanta **State** GA **ZIP** 30309**Country** USA **Telephone** (404) 873-8794 **Fax** (404) 873-8795

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under 18 U.S.C. 1001 and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

**NAME OF SOLE OR FIRST INVENTOR :**  A petition has been filed for this unsigned inventor**Given Name** Michael D. **Family Name** Levison  
(first and middle [if any]) or Surname**Inventor's Signature** **Date****Residence: City** Atlanta **State** GA **Country** USA **Citizenship** USA**Mailing Address** 210 Landfall Road**Mailing Address****City** Atlanta **State** GA **ZIP** 30328 **Country** USA**NAME OF SECOND INVENTOR:**  A petition has been filed for this unsigned inventor**Given Name** **Family Name**  
(first and middle [if any]) or Surname**Inventor's Signature** **Date****Residence: City** **State** **Country** **Citizenship****Mailing Address****Mailing Address****City** **State** **ZIP** **Country**

Additional inventors are being named on the \_\_\_\_\_ supplemental Additional Inventor(s) sheet(s) PTO/SB/02A attached hereto